

In re:
Frank M. Carson, Jr.
Michele T. Carson
Debtors

Case No. 21-12720-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 28, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Frank M. Carson, Jr., Michele T. Carson, 33 Skyview Lane, Thorndale, PA 19372-1151
14640818	+ Citizen One Bank, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14640819	+ Citizens Bank, Attn: Bankruptcy, 121 South 13th Street, Lincoln, NE 68508-1904
14640821	Hayt, Hayt & Landau, LLC, Meridian Center I, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
14640823	+ Lancaster General Health, 555 N. Duke Street, Lancaster, PA 17602-2207
14640827	+ Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
14640828	+ Shellpoint, P.O. Box 740039, Cincinnati, OH 45274-0039
14640830	WellSpan Health, PO Box 742641, Cincinnati, OH 45274-2641
14640831	+ Weltman Weinberg & Reis, Co., LPA, 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 28 2022 23:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 29 2022 04:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 28 2022 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 28 2022 23:54:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14640813	+ Email/Text: backoffice@affirm.com	Jan 28 2022 23:54:00	Affirm, Inc., Po Box 720, San Francisco, CA 94104-0720
14640816	+ EDI: CITICORP.COM	Jan 29 2022 04:58:00	Citicards, Attn: Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14640820	+ Email/Text: bankruptcy@greenskycredit.com	Jan 28 2022 23:54:00	Greensky, Attn: Bankruptcy, 1797 North East Expressway, Atlanta, GA 30329-2451
14640822	+ EDI: CITICORP.COM	Jan 29 2022 04:58:00	Home Depot/CBNA, Attn: Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14640815	EDI: JPMORGANCHASE	Jan 29 2022 04:58:00	Chase Card, ATTN: Correspondence Dept., P.O. Box 15298, Wilmington, DE 19850
14640814	EDI: JPMORGANCHASE	Jan 29 2022 04:58:00	Chase Card, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
14640824	+ EDI: MID8.COM	Jan 29 2022 04:58:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14640825	+ Email/Text: bknotice@raslavr.com		

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		Jan 28 2022 23:54:00	RAS LaVar, LLC, 425 Commerce Drive Suite 150, Fort Washington, PA 19034-2727
14640826	+ EDI: DRIV.COM	Jan 29 2022 04:58:00	Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 961245, Fort Worth, TX 76161-0244
14640829	+ EDI: WTRRN BANK.COM	Jan 29 2022 04:58:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14640817	+ EDI: CITICORP.COM	Jan 29 2022 04:58:00	citicards cbna, Attn: Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
LEAH M STUMP-LESLEY	on behalf of Joint Debtor Michele T. Carson lstump@shepley.com
LEAH M STUMP-LESLEY	on behalf of Debtor Frank M. Carson Jr. lstump@shepley.com
MARY F. KENNEDY	on behalf of Creditor Citizens Bank N.A. mary@javidianlaw.com, coleen@javidianlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Frank M. Carson Jr.	Social Security number or ITIN	xxx-xx-5250
	First Name Middle Name Last Name	EIN	--
Debtor 2	Michele T. Carson	Social Security number or ITIN	xxx-xx-7446
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 21-12720-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frank M. Carson Jr.
aka Frank M. Cason

Michele T. Carson

1/27/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.